

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.
0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: Juan F. Espinal
Maria L. Espinal

Case No.: 22-19651
Judge: JKS

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS - AMENDED

Original
 Motions Included

Modified/Notice Required
 Modified/No Notice Required

Date: March 27, 2023

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

DOES DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

DOES DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

DOES DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY

SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney RLL Initial Debtor: JFE Initial Co-Debtor MLE

Part 1: Payment and Length of Plan

a. The debtor shall pay 150.00 Monthly* to the Chapter 13 Trustee, starting on January 1, 2023 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- Future Earnings
- Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

- Sale of real property
Description: _____
Proposed date for completion: _____
- Refinance of real property:
Description: _____
Proposed date for completion: _____
- Loan modification with respect to mortgage encumbering property:
Description: _____
Proposed date for completion: _____

d. The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Russell L. Low 4745	Attorney Fees	3,750.00
New Jersey Division of Taxation	Taxes and certain other debts	0.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
SELECT PORTFOLIO SERVICING, INC	66 Seneca Avenue Dumont, NJ 07628 Bergen County	2,771.39	0.00	2,771.39 2,532.00

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C. 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan NONE

The following secured claims are unaffected by the Plan:

Creditor

g. Secured Claims to be Paid in Full Through the Plan NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
Internal Revenue Services	Non - Priority Dischargeable § 507(a)(7) & 523(A)(2) & 523(a)(3)	26,209.82

Part 5: Unsecured Claims NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- Not less than \$ _____ to be distributed *pro rata*
- Not less than _____ percent
- Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, *Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ■ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ■

NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ■ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- Upon Confirmation
- Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims

6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee is, is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: December 6, 2022.

Explain below why the plan is being modified:	Explain below how the plan is being modified:
The plan is being modified to appropriately address the IRS claim.	The plan is being modified to propose the trustee payment increase to \$634.17 starting April 1, 2023 for the remaining 57 months of the plan.

Are Schedules I and J being filed simultaneously with this Modified Plan? Yes No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

NONE

Explain here:

*This plan is a step plan or has lumpsum payments as follows: \$150.00 per month for 3 months, then \$634.17 per month for 57 months

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: March 27, 2023

/s/ Juan F. Espinal

Juan F. Espinal

Debtor

Date: March 27, 2023

/s/ Maria L. Espinal

Maria L. Espinal

Joint Debtor

Date March 27, 2023

/s/ Russell L. Low

Russell L. Low 4745

Attorney for the Debtor(s)

In re:
Juan F Espinal
Maria L Espinal
Debtors

Case No. 22-19651-JKS
Chapter 13

District/off: 0312-2
Date Rcvd: Mar 28, 2023

User: admin
Form ID: pdf901

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Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 30, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Juan F Espinal, Maria L Espinal, 66 Seneca Avenue, Dumont, NJ 07628-2730
519785190	+ Apotheker Scian, P.C., 520 Fellowship Road, Suite C306, Mount Laurel, NJ 08054-3410
519785231	+ Tolls by Mail Payment Processing Center, PO Box 15183, Albany, NY 12212-5183
519785234	+ Violations Processing Center, PO Box 15186, Albany, NY 12212-5186

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 28 2023 20:47:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 28 2023 20:47:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: rmscidi@recoverycorp.com	Mar 28 2023 20:51:11	Synchrony Bank/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519785189	+ Email/Text: backoffice@affirm.com	Mar 28 2023 20:48:00	AFFIRM, INC., ATTN: BANKRUPTCY, 30 ISABELLA ST, FLOOR 4, PITTSBURGH, PA 15212-5862
519785191	+ Email/Text: creditcardbkcorrespondence@bofa.com	Mar 28 2023 20:46:00	BANK OF AMERICA, ATTN: BANKRUPTCY, 4909 SAVARESE CIRCLE, TAMPA, FL 33634-2413
519785194	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 28 2023 20:51:01	CAPITAL ONE, ATTN: BNAKRUPTCY, P.O. BOX 30285, SALT LAKE CITY, UT 84130-0285
519785196	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Mar 28 2023 20:51:27	CAPITAL ONE AUTO FINANCE, ATTN: BANKRUPTCY, 7933 PRESTON RD, PLANO, TX 75024-2302
519785197	+ Email/Text: bankruptcy@cavps.com	Mar 28 2023 20:47:00	CAVALRY PORTFOLIO SERVICES, ATTN: BANKRUPTCY, 500 SUMMIT LAKE DRIVE, SUITE 400, VAHALLA, NY 10595-2321
519785199	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 28 2023 21:01:43	CITIBANK/THE HOME DEPOT, CITICORP CREDIT SRVS/CENTRALIZED BK DEPT, PO BOX 790034, ST LOUIS, MO 63179-0034
519785200	+ Email/PDF: creditonebknotifications@resurgent.com	Mar 28 2023 20:51:24	CREDIT ONE BANK, ATTN: BANKRUPTCY DEPARTMENT, PO BOX 98873, LAS VEGAS, NV 89193-8873
519798779	+ Email/PDF: ebn_ais@aisinfo.com	Mar 28 2023 20:51:25	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519794356	+ Email/Text: bankruptcy@cavps.com	Mar 28 2023 20:47:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich,

District/off: 0312-2

User: admin

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519785201	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 28 2023 21:01:36	CT 06831-0405	Department Stores National Bank/Macy's, Bankruptcy Processing, PO Box 8053, Mason, OH 45040
519837105	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Mar 28 2023 20:48:00		Federal Home Loan Mortgage Corporation, at. el, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250
519785202	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 28 2023 20:47:00		Internal Revenue Services, Special Processing Branch, PO Box 744, Springfield, NJ 07081
519836900	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 28 2023 20:47:00		Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
519785203	+ Email/Text: PBNCNotifications@perituservices.com	Mar 28 2023 20:46:00		KOHL'S/CAPITAL ONE, ATTN: CREDIT ADMINISTRATOR, PO BOX 3043, MILWAUKEE, WI 53201-3043
519818952	Email/PDF: resurgentbknotifications@resurgent.com	Mar 28 2023 20:51:16		LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519785205	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 28 2023 20:47:00		MIDLAND FUND, ATTN: BANKRUPTCY, 350 CAMINO DE LA REINE, SUITE 100, SAN DIEGO, CA 92108-3007
519785209	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 28 2023 20:47:00		MIDLAND FUNDING, LLC, ATTN: BANKRUPTCY, PO BOX 939069, SAN DIEGO, CA 92193-9069
519785212	Email/Text: bankruptcynotice@nymcu.org	Mar 28 2023 20:47:00		MUNICIPAL CREDIT UNION, ATTN: BANKRUPTCY, PO BOX 3205 CHURCH ST STATION, NEW YORK CITY, NY 10007
519810115	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 28 2023 20:47:00		Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519785207	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 28 2023 20:47:00		Midland Funding, PO Box 2001, Warren, MI 48090-2001
519785214	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 28 2023 20:51:10		PORTFOLIO RECOVERY ASSOCIATES, LLC, ATTN: BANKRUPTCY, 120 CORPORATE BOULEVARD, NORFOLK, VA 23502
519799627	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 28 2023 20:51:11		Portfolio Recovery Associates, LLC, c/o Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
519799626	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 28 2023 20:51:26		Portfolio Recovery Associates, LLC, c/o Gm, POB 41067, Norfolk VA 23541
519785216	Email/Text: signed.order@pfwattorneys.com	Mar 28 2023 20:47:00		Pressler, Felt & Warshaw, LLP, 7 Entin Rd., Parsippany, NJ 07054
519785221	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Mar 28 2023 20:48:00		SELECT PORTFOLIO SERVICING, INC, ATTN: BANKRUPTCY, PO BOX 65250, SALT LAKE CITY, UT 84165-0250
519785222	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Mar 28 2023 20:47:00		SLS/EQUITY, ATTN: BANKRUPTCY, 8742 LUCENT BLVD., HIGHLANDS RANCH, CO 80129-2302
519785213	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Mar 28 2023 20:47:00		New Jersey Division of Taxation, PO Box 245, Trenton, NJ 08695
519785223	+ Email/PDF: gecsed@recoverycorp.com	Mar 28 2023 20:50:28		SYNCB/CARE CREDIT, ATTN: BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
519785224	+ Email/PDF: gecsed@recoverycorp.com	Mar 28 2023 20:50:46		SYNCHRONY BANK, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519785226	+ Email/PDF: gecsed@recoverycorp.com	Mar 28 2023 20:50:49		SYNCHRONY BANK/ OLD NAVY, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060

District/off: 0312-2

User: admin

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519785227	+ Email/PDF: gecsed@recoverycorp.com	Mar 28 2023 20:50:58	SYNCHRONY BANK/CARECREDIT, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519785228	+ Email/PDF: gecsed@recoverycorp.com	Mar 28 2023 20:51:22	SYNCHRONY BANK/GAP, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519785229	+ Email/PDF: gecsed@recoverycorp.com	Mar 28 2023 20:50:51	SYNCHRONY/PAYPAL CREDIT, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519785220	+ Email/Text: bk-notification@sps-law.com	Mar 28 2023 20:46:00	Schachter Portnoy, LLC, Attorneys at Law, 3490 U.S. Route 1, Suite 6, Princeton, NJ 08540-5920
519785662	+ Email/PDF: gecsed@recoverycorp.com	Mar 28 2023 20:50:53	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519785230	+ Email/Text: bncmail@w-legal.com	Mar 28 2023 20:47:00	TARGET NB, C/O FINANCIAL & RETAIL SERVICES, MAILSTOP BT PO BOX 9475, MINNEAPOLIS, MN 55440-9475
519785232	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Mar 28 2023 20:47:00	TOYOTA FINANCIAL SERVICES, ATTN: BANKRUPTCY, PO BOX 259001, PLANO, TX 75025-9001

TOTAL: 40

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519785193	*+	BANK OF AMERICA, ATTN: BANKRUPTCY, 4909 SAVARESE CIRCLE, TAMPA, FL 33634-2413
519785192	*+	BANK OF AMERICA, ATTN: BANKRUPTCY, 4909 SAVARESE CIRCLE, TAMPA, FL 33634-2413
519785195	*+	CAPITAL ONE, ATTN: BNAKRUPTCY, P.O. BOX 30285, SALT LAKE CITY, UT 84130-0285
519785198	*+	CAVALRY PORTFOLIO SERVICES, ATTN: BANKRUPTCY, 500 SUMMIT LAKE DRIVE, SUITE 400, VAHALLA, NY 10595-2321
519785204	*+	KOHLS/CAPITAL ONE, ATTN: CREDIT ADMINISTRATOR, PO BOX 3043, MILWAUKEE, WI 53201-3043
519785206	*+	MIDLAND FUND, ATTN: BANKRUPTCY, 350 CAMINO DE LA REINE, SUITE 100, SAN DIEGO, CA 92108-3007
519785210	*+	MIDLAND FUNDING, LLC, ATTN: BANKRUPTCY, PO BOX 939069, SAN DIEGO, CA 92193-9069
519785211	*+	MIDLAND FUNDING, LLC, ATTN: BANKRUPTCY, PO BOX 939069, SAN DIEGO, CA 92193-9069
519785208	*+	Midland Funding, PO Box 2001, Warren, MI 48090-2001
519785215	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; PORTFOLIO RECOVERY ASSOCIATES, LLC, ATTN: BANKRUPTCY, 120 CORPORATE BOULEVARD, NORFOLK, VA 23502
519785217	*P++	PRESSLER FELT & WARSHAW LLP, 7 ENTIN RD, PARSIPPANY NJ 07054-5020, address filed with court; Pressler, Felt & Warshaw, LLP, 7 Entin Rd., Parsippany, NJ 07054
519785218	*P++	PRESSLER FELT & WARSHAW LLP, 7 ENTIN RD, PARSIPPANY NJ 07054-5020, address filed with court; Pressler, Felt & Warshaw, LLP, 7 Entin Rd., Parsippany, NJ 07054
519785219	*P++	PRESSLER FELT & WARSHAW LLP, 7 ENTIN RD, PARSIPPANY NJ 07054-5020, address filed with court; Pressler, Felt & Warshaw, LLP, 7 Entin Rd., Parsippany, NJ 07054
519785225	*+	SYNCHRONY BANK, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519785233	*+	TOYOTA FINANCIAL SERVICES, ATTN: BANKRUPTCY, PO BOX 259001, PLANO, TX 75025-9001

TOTAL: 0 Undeliverable, 15 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 30, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 27, 2023 at the address(es) listed below:

Name **Email Address**

Denise E. Carlon

on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2020-1 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Marie-Ann Greenberg

magecf@magtrustee.com

Russell L. Low

on behalf of Debtor Juan F Espinal ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com

Russell L. Low

on behalf of Joint Debtor Maria L Espinal ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.EDCF@usdoj.gov

TOTAL: 5